

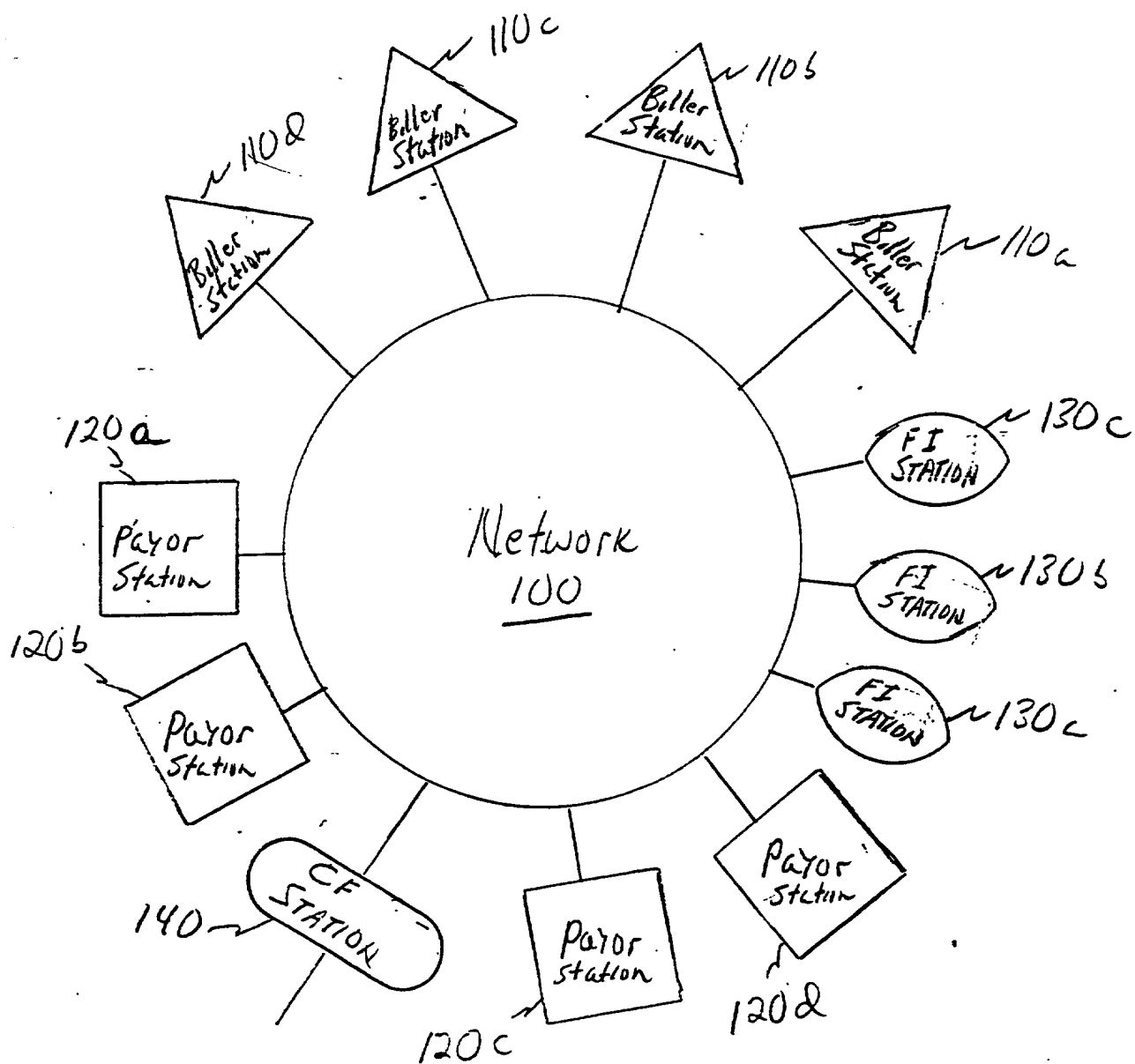
[illegible]

FIGURE 1

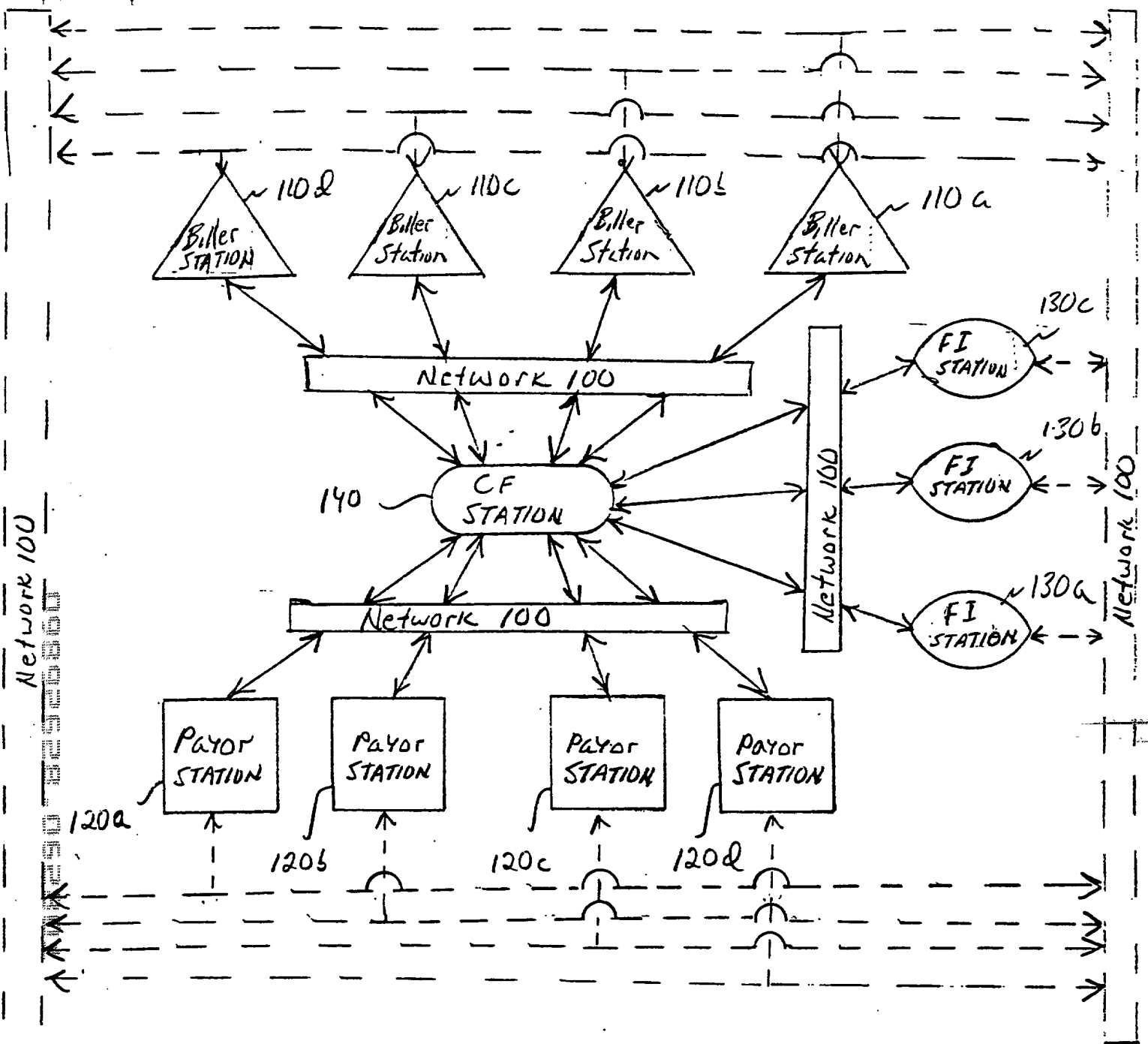


FIGURE 2

Hand-drawn block diagram of a system architecture:

- At the top, a curved line labeled **100** is connected to a small box labeled **405**, which contains the letters **AT**.
- Below this is a large rectangular box labeled **CF Processor** with a reference number **410** to its right.
- A double-headed vertical arrow connects the **CF Processor** to a larger box below it.
- This lower box is labeled **memory** at the top and contains four sub-sections:
  - Bill Templates** (with reference **420a**)
  - Network Software** (with reference **420g**)
  - Bill Presentation AND Bill Payment Software** (with reference **420c**)
  - Normalized Billing Information** (with reference **420e**)
- To the right of the **Normalized Billing Information** section is another section labeled **Payor Data** (with reference **420b**) and **Payee Data** (with reference **420d**).
- The entire system is enclosed in a dashed-line boundary labeled **140**.

FIGURE 2A

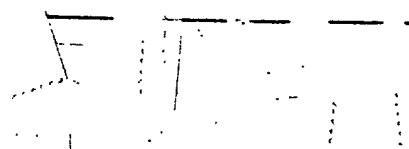


FIGURE 2B

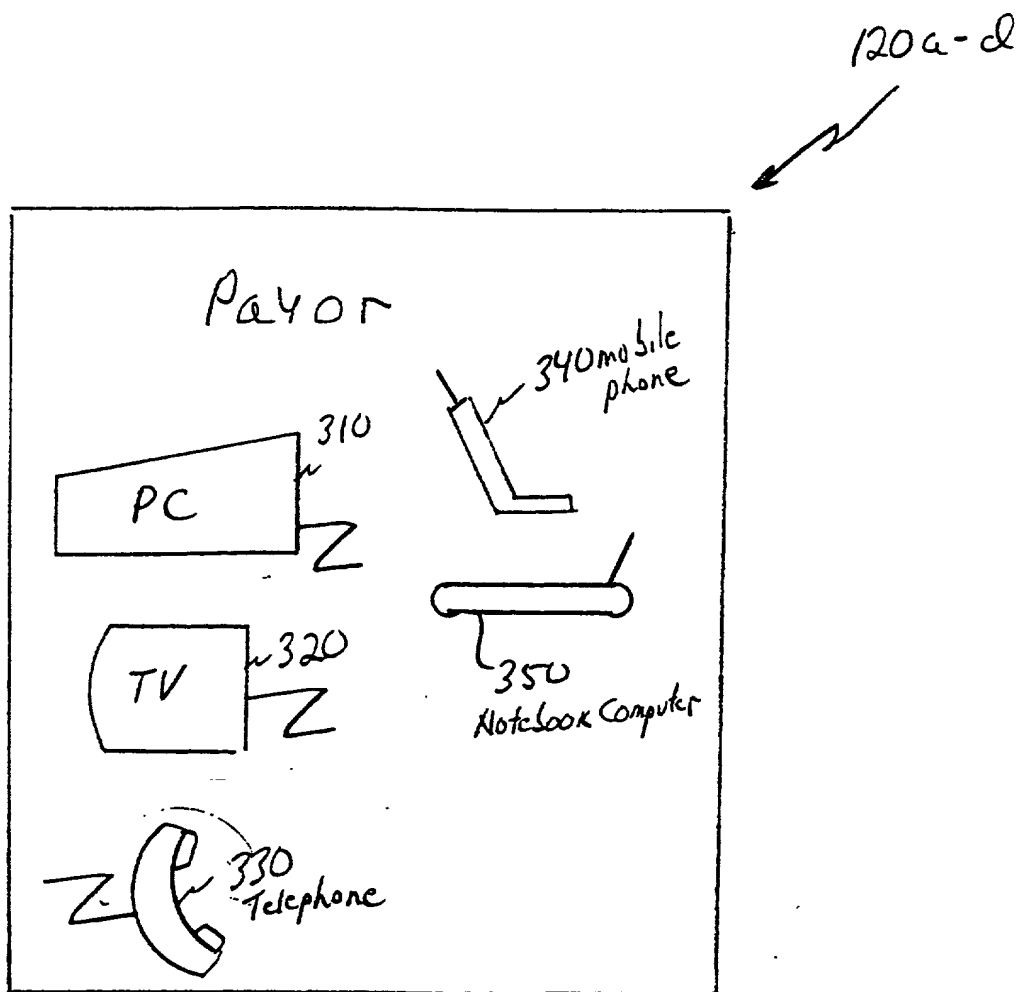


FIGURE 3

## Enrollment Select Biller

550

560

565

562

570

PLEASE SELECT

PLEASE INSERT

BILLER NAME

BILLER ADDRESS

ACCT NO.

ACCT NO.

BELLSOUTH TELECOMMUNICA  
CAPSTEAD MORTGAGE  
CONSUMERS ENERGY  
CUNA MUTUAL GROUP  
Columbia Gas of Ohio  
Florida Power & Light  
GPU ELECTRIC PENELEC  
GPU ENERGY JCPL  
GPU ENERGY METED  
Portland General Electric  
SMALL BUSINESS ADMINISTRA

FIGURE 4

## Enrollment Personal Information

500

510

520

530

540

525

First Name MI Last Name

Social Security # Mother's Maiden Name

Street Address

City State Zip

Home Phone Work Phone

PLEASE SELECT

FIGURE 5

# Enrollment Banking and Login Info

610

620

660

630

Name

0894300984 0014098437 1438

Route & Transit Number

Account Number

Routing Transit Bank Account

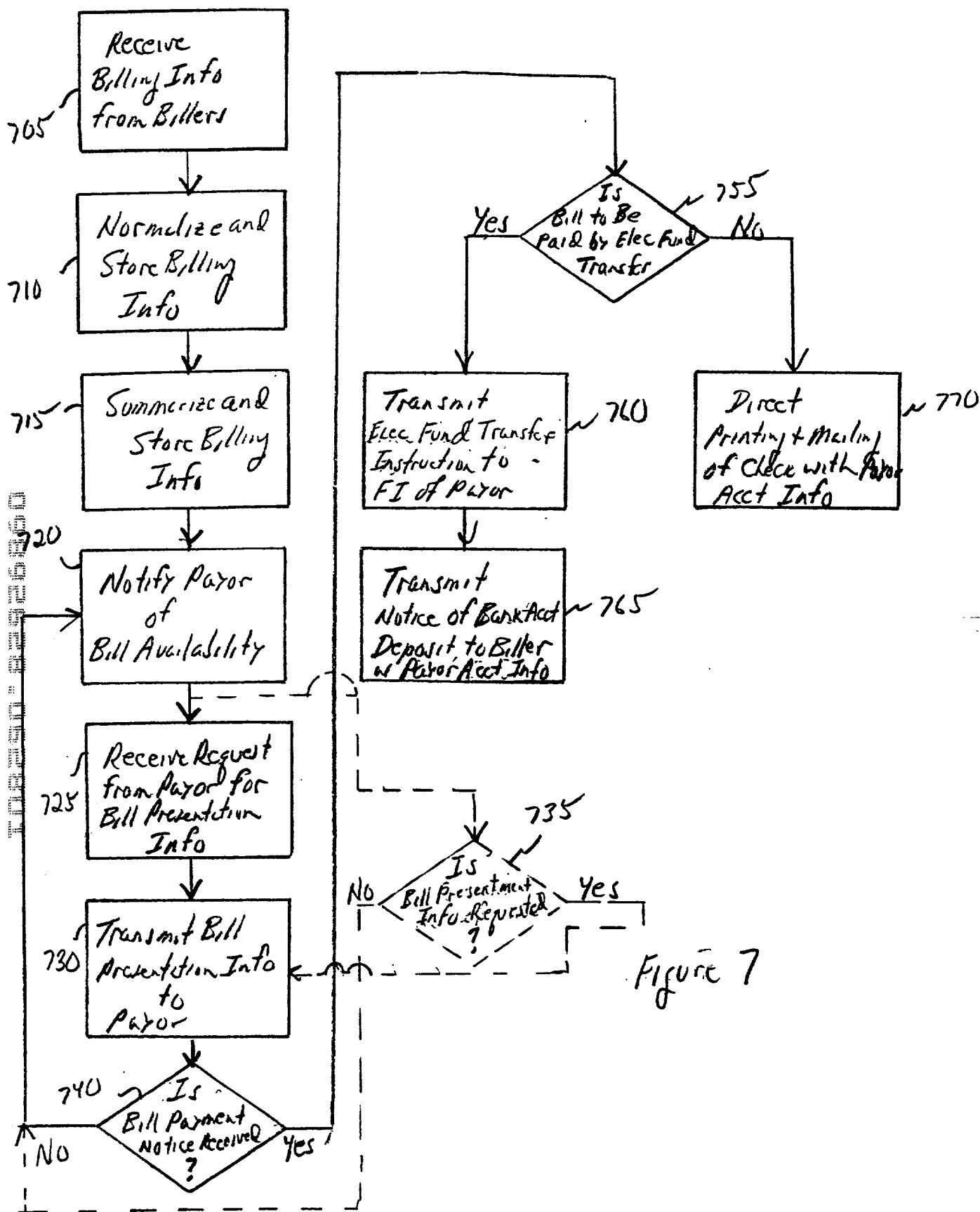
Login Information

User Name (up to 10 chars)

Password (up to 8 chars)

Password (confirm)

FIGURE 6





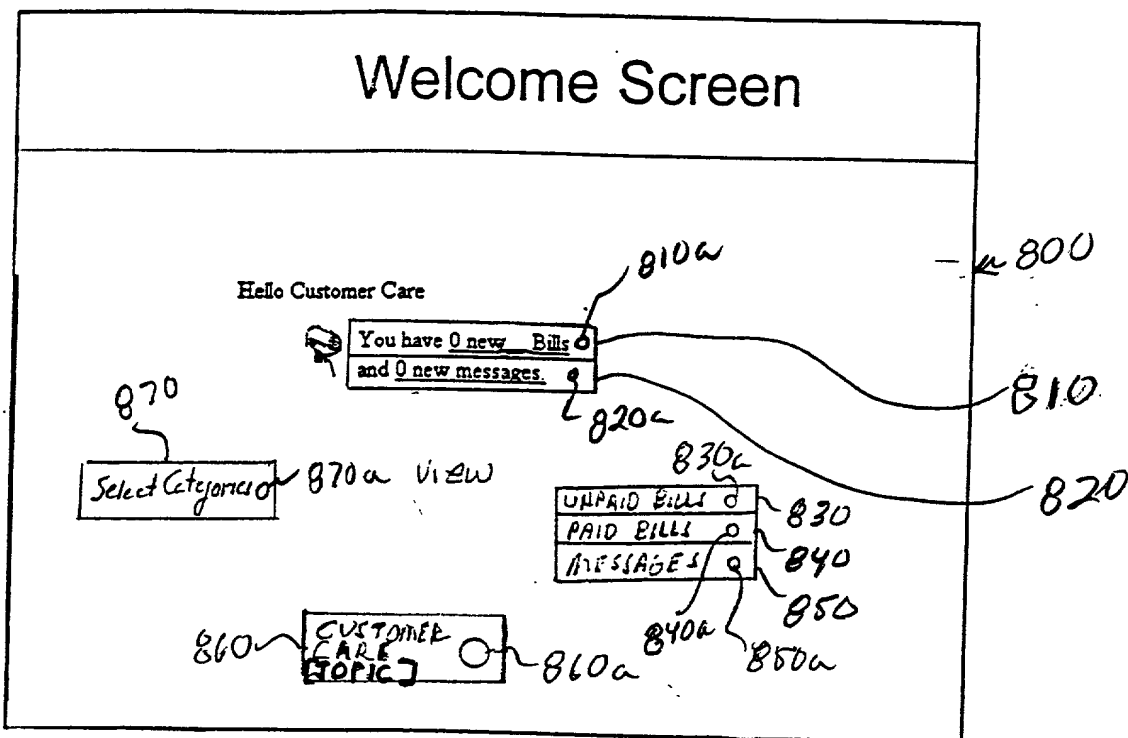


FIGURE 8

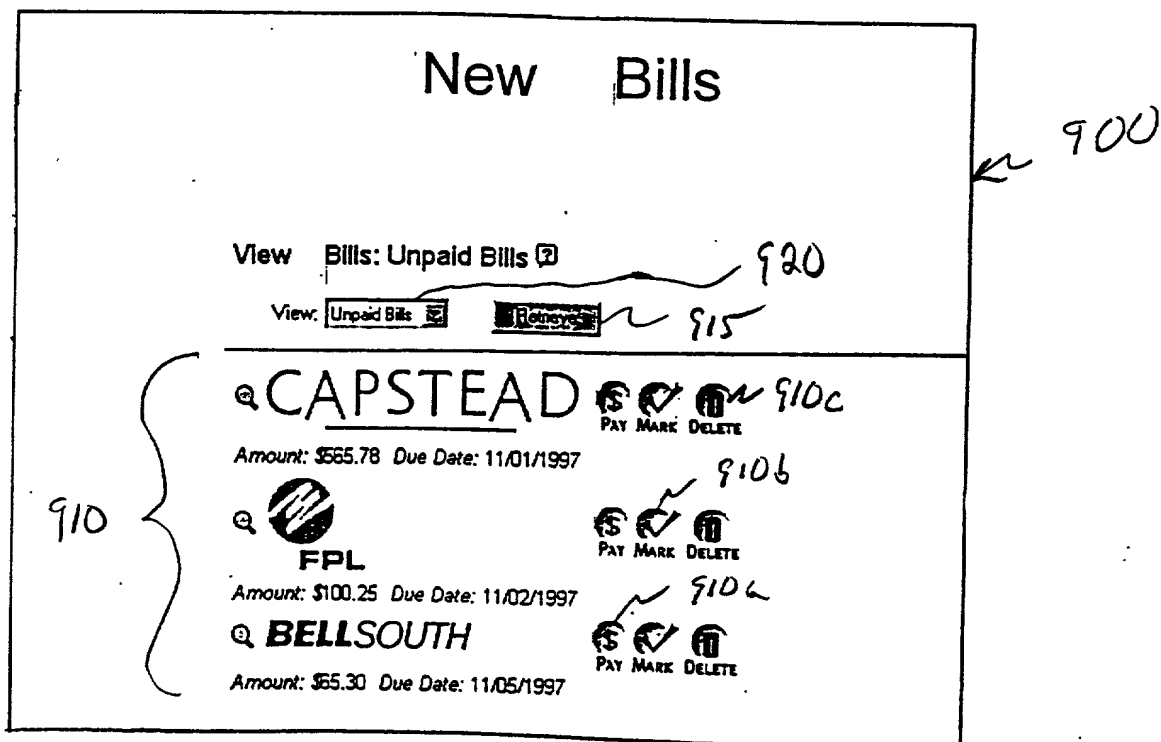


FIGURE 9A

# Quick Pay: Unpaid Bills ?

To pay multiple bills in a particular category, specify the amount

Category: Unpaid Bills

Change  
Category

Pay

Payee

Amount



CAPSTEAD MORTGAGE

565.78



FLORDIA POWER AND LIGHT

100.25



BELLSOUTH TELECOMMUNICATIONS

65.30

Pay Bills

Reset

FIGURE 9B

[illegible]

FIGURE 9c

FIG. 10A

1000

Biller NAMES	AUTHORIZED PAYMENT	PAYMENT FREQ
	UP TO \$500.00	MONTHLY
	Minimum Due	ONCE
	\$27.35	WEEKLY
	Total Due	YEARLY

1005 1010 1020c 1015

1020  
1025

PAY TOTAL ALL BILLS TO XX/YY/ZZ  
PAY MINIMUM - ALL BILL TO XX/YY/ZZ

DO NOT SEND BILL  
SEND BILL

1030  
1030a  
1035c  
1035

FIGURE 10A

Setting up a *prebill* ~~payment~~ authorization 1050

1055 View Billers

1065 Account # \_\_\_\_\_

1060 **BELLSOUTH TELECOMMUNICATIONS**

1070 ☐ Do not receive E-bill


1075 ☐ Receive E-Bills

1080 ☐ Auto-Pay E-Bills Max amount

1085


FIGURE 10B

1120



PAY

1125



DELETE

# BELLSOUTH

## ELECTRONIC BILLING NOTICE

<b>DUE DATE</b> September 10, 1998	John Riley 1234 Main Street Anytown, USA 65434
<b>TOTAL PAYMENT</b> \$228.40	

**\*\* BELLSOUTH \*\***

Account Number: 770 555-1247 240 1886

Bill Period Date: September 1, 1998

**Summary of Charges**

<b>Current Charges</b>	
<b>BellSouth</b>	
Monthly Service Charges .....	219.96
Other Charges and Credits .....	1.20
Itemized Calls .....	2.61
Taxes .....	4.63
<b>Total Current Charges for BellSouth Companies .....</b>	<b>228.40</b>
<b>Total Current Charges Due Before Mar 4 .....</b>	<b>228.40</b>
<b>Total Current Charges include the following amounts:</b>	
Regulated Charges .....	65.74
Nonregulated Charges .....	162.66
<b>Total Amount Due .....</b>	<b>228.40</b>

FIGURE 11

To pay a bill fill in the payment information and click on the Pay Bill button below.

John Riley  
1234 Main Street  
Anytown, USA 65434

Date: 9/8/1998

Pay to the order of:  
BELLSOUTH TELECOMMUNICATIONS

Amount: 228.40

Pay: Once 9

Pay Bill

FIGURE 12A

# Pay Bills

## Pay Bills ②

To pay a bill fill in the payment information and click on the Pay Bill button below.

GEORGE P. BURDELL  
46704 Tremont Terrace  
NORCROSS, GA 300920000

Date:

Pay to the order of:

Amount:

Pay: ☒ Once

FIGURE 12B

# Pay Bills

## Pay Bills ②

To pay a bill fill in the payment information and click on the Pay Bill button below.

BRENDA K CONLEY  
51 GRAND BLVD  
SHELBY, OH 448750000

Date:

Pay to the order of:

Amount:

Pay: ☒ Once

☐ Once  
☐ Weekly  
☐ Biweekly  
☐ Monthly  
☐ Quarterly  
☐ Triannual  
☐ Semiannual  
☐ Yearly

FIGURE 12C

FIGURE 13

### Payment List

Payment List ☰ ②

Bill #	Date	Amount	Recurrence	Confirm #	Status	Action
Lakewood Racquet Club	10/25/1997	105.00	Monthly	WPBI-3M55-21QJ	Pending	Stop/Edit
Lakewood Racquet Club	09/25/1997	105.00	Monthly	WPBI-3M55-21QJ	Processed: 09/22/1997 Check #: E-Pay	Inquire
Kim Heyde	09/10/1997	1.00	-	WPBI-4010-36EC	Processed: 09/05/1997 Check #: E-Pay	Inquire

1310 1315 1320 1325 1330 1335 1340

1300

1305

FIGURE 13

### Categories

Payee Categories ②

Categories	
Utilities	Tennis
Credit card	School
Category 5	Category 6
Category 7	Category 8
Category 9	Category 10

Save Changes

Reset

1415

1410

1405

1400

FIGURE 14



